

## Don't Let Big-Ticket Items Be Impulse Buys

What better way to recharge post-deployment than hitting the road in a new RV or the lake on a boat? Items like these, however, have large price tags.

When considering a big-ticket purchase, be sure to:



**Research** the price at several retailers and ask about military discounts.



**Determine** whether you have enough money to purchase the item outright, rather than charging a portion to a credit card or taking a loan.



**Budget** for insurance, storage, recurring maintenance and operating expenses.



**Wait** a month while putting aside a larger down payment.



Military life includes frequent moves. Can you afford to ship your item, and will it retain value if you choose to sell it?

Big-ticket purchases may feel great in the moment, but in the weeks following, buyer's remorse may set in. Being patient and implementing smart spending decisions can help you achieve something you'll never regret — financial security.





